

Factors Affecting Community Trust to Pay Zakat at the National Board of Zakat (BAZNAS) of South Kalimantan Province

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Paper to be presented at International Conference of Zakat 2019
3-4 October, Universitas Padjadjaran, Bandung, Indonesia

ABSTRACT

According to the National Board of Zakat (BAZNAS) of South Kalimantan Province financial statement, the number of zakat funds received in 2016 was Rp. 901,599,200. However, the potential zakat in South Kalimantan Province in 2016 was Rp. 2,740.5 billion and it means that the zakat received is still far from the potential zakat. The aim of this study is for knowing whether knowledge factor, service quality factor, income factor, religiosity factor and institution image factor are related significantly on public trust in order to pay ZIS funds to the National Board of Zakat (BAZNAS) of South Kalimantan Province. The method of this research is a quantitative correlative with multiple linear regression analysis techniques. This study used a random sampling technique to muzakki National Board of Zakat (BAZNAS) of South Kalimantan Province as many as 159 respondents.

From the results of this study, it concluded that the factor of knowledge, income, religiosity and institution image have a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province. Meanwhile, the service quality factor is not affecting public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of South Kalimantan Province.

Keywords: Zakat, BAZNAS, Trust

INTRODUCTION

Zakat is a pillar of Islam that Muslim must obey (Hafidhuddin, 2002, p. 152). Carry out the obligation to pay zakat is believed as an alternative to alleviate poverty in the midst of (Hafidhuddin, 2002, p. 152). In order to facilitate the ease to pay zakat in Indonesia, the government establish zakat institution that has an authority to collect, process and distribute zakat to the recipient who is entitled (mustahiq) named the National Board of Zakat (BAZNAS) (Siswantoro, 2016, p. 5). In managing zakat, the institution must be able to apply three aspects, namely trustworthy, professional

and transparent. All those key aspects called the principle of “*Good Organization Governance.*” So by applying the three key aspects, an organization or zakat institution will be more trusted by the society (Siswantoro, 2016, p. 5).

The operating system of amil zakat needs to be developed, in order to help and expedite the process of collecting zakat funds from muzakki and the distribution of zakat funds to mustahik in accordance with applicable rules (Atabik, 2015, p. 50). The National Board of Zakat needs to conduct socialization and build sociological sense in order to encourage Muslim community to pay zakat. Thus the National Board of Zakat

can show its strong commitment, trust, and integrity in the management of zakat (Kurniawan, 2014, p. 11). The state has a great power to require its citizens to issue a zakat, namely by issuing the Republic of Indonesia Law Number 23 of 2011 concerning Management of Zakat.

In 2016, Zakat potential in Indonesia reaches Rp217 trillion, meanwhile the National Board of Zakat Strategic Study Centre recorded that the zakat coming was only Rp 5 trillion. Thus shows that the level of public trust to pay zakat to the National Board of Zakat is still low, the level of achievement of zakat collection is still in the range of 2,3% of its potential (Alam, 2019). In Indonesia, the zakat received by the Amil Zakat Agency or the National Board of Zakat does not match the existing Muslim population (Atabik, 2015, p. 42). Based on the projection of the National Development Planning Agency (Bappenas), Indonesia's population in 2016 reached 259.281.096 people, from the official website of the Central Kalimantan Provincial Statistics Agency (BPS), the population of the Province of South Kalimantan in 2016 was 3.626.616 people and the population of Banjarmasin city in 2016 was 625.481 with the productive age was 381.096 people and around 96% of the population of South Kalimantan Province is Muslim.

Of these, no less than 200.000 people have been employed and a Muslim, so it can be seen the magnitude of the potential of zakat can be collected from Muslim, especially in Province of South Kalimantan. Based on the financial report of the National Board of Zakat, the amount of zakat funds received by the National Board of Zakat in South Kalimantan Province in 2016 amounted to Ro 901.599.200, whereas the potential of zakat that can be collected in South Kalimantan Province is Rp 2.740,5 billion, so that's it is very far from the potential of zakat which should be

acceptable. The lack of public trust in the institution, causing people to prefer to distribute their zakat directly to the one that they feel entitled to receive it. So the goal of zakat as a fund for economic development could not be realized, but not more as a consumptive donation fund which is very temporary (Atabik, 2015, p. 52).

LITERATURE REVIEW

Zakat, Infaq and Sadhaqah Definition

Etymologically zakat can be interpreted as developing and blessing. Zakat based on the Qur'an and the Sunnah and the law is obligatory (Lapopo, 2012, p. 99). In addition, zakat can also be interpreted as sanctifying in the words of Allah SWT:

"He has succeeded who purifies it"
(*Q.S Ash-Shams(91): 9*)

Infaq comes from the word anfaqa, which means issuing something for the sake of something. Whereas according to the term infaq means removing part of the assets for the purpose ordered by Islamic teachings. Infaq does not know nisab like zakat. Infaq is issued by every believer, both high and low-income earners (Lapopo, 2012, p. 98).

Shadaqah is giving wealth to the needy, people in need, or the other parties entitled to the charity, without compensation (Lapopo, 2012, p. 98). Shadaqah is a voluntary withdrawal from people and as much as he or she wishes. However, shadaqah for the poor, The Messenger of Allah (may peace be upon him) emphasized that during the Ramadhan, because of a few among them are unable to carry out their worship obligations in the month of Ramadan due to having to work hard who extort energy (Lapopo, 2012, p. 100).

The Government Regulation

Law number 31 Of 1999 concerning Management of Zakat which is considered to be inadequate with the development of legal needs in society, replaced with Law of the Republic of Indonesia number 23 of 2011 concerning Management of Zakat. In the Zakat Utilization Arrangement Law Number 23 of 2011 Article 27 states that (1) Zakat can be utilized for productive endeavours in the context of handling the poor and improving the quality of the people. (2) Utilization of Zakat for productive businesses as referred to in paragraph (1) done if basic needs have been fulfilled. (3) Further provisions regarding the utilization of zakat for productive businesses as referred to in paragraph (1) shall be regulated by a Ministerial Regulation ('Ulya, 2015, p. 640).

The National Board of Zakat

The National Board of Zakat is the official body formed by the government based on Republic of Indonesia's Presidential Decree No. 8 of 2001 which has the duty and function of collecting and distributing zakat, infaq, shadaqah at the national level (Abdullah, 2018, p. 175). The established of Law No. 3 of 2011 concerning Management of Zakat further strengthened the role of the BAZNAS as an institution authorized to manage zakat nationally. In the law, BAZNAS is declared as a non-structural government institution that is independent and responsible to the President through the Minister of Religion. Thus, BAZNAS and the Government are responsible for overseeing the management of zakat based on Islamic Law, trustworthiness, expediency, justice, legal certainty, integration and accountability. (Abdullah, 2018, p. 175).

Factors affecting the public trust to pay ZIS funds

There are five factors that influence public trust to pay ZIS funds according to some researchers as follows:

a. Knowledge

According to Glock and Sark religious knowledge involves at least the basic knowledge that one must have about religion. For example in worship at least know the rules of Islam, the rules of faith, the spirit of prayer and zakat (Glock & Strak, 2004, p. 15).

b. Service Quality

Service quality is the expected level of excellence and control over these advantages to meet customer desires (Tjiptono, 2012, p. 52).

c. Income

Income is an additional property acquired from known and permanent sources. Sources of income can be material, such as land or non-material such as work or can be from both. So that income is divided into income, salary/wages and profits (Qardawi, 2004, p. 121).

d. Religiosity

According to the Indonesian Dictionary, religiosity is devotion to religion, about one's piety over the religion he embraced. Religious encouragement is one the impulses that work in humans as other impulses such as eat, drink, intellect, and etc (Yazid, 2017, p. 177).

e. Institution Image

According to Hill Canton and Sukatendel, quoted by Soemirat and Ardianto, the image is a message, an impression, a feeling, the public image of something organized for example a

company agency (Soemirat, Soleh, & Ardianto, 2003, p. 45).

Trust

According to the Indonesian Dictionary, the definition of trust which is to assume and believe something is true or real. Trust in zakat institutions is the desire of someone who is obliged to pay zakat (*muzakki*) to rely on zakat institutions in an effort to channels the zakat paid to people who are entitled to receive zakat (*mustahiq*), because muzakki has confidence that the zakat institution is professional, trustworthy and transparent. So that it will grow the level of public trust in the zakat institution. Feeling the community's high trust in the zakat institution, produce more and optimal collected zakat funds. Thus, the community is more confident and committed to the zakat institution and make it a top choice for paid zakat to the zakat institution (Siswantoro, 2016, p. 4).

Research Hypothesis

Based on the main problem that has been stated as the basis for analysis, the hypothesis in this study are:

- H₁ = Knowledge factor has a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province
- H₂ = Service quality factor has a significant effect on public trust in

order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province.

- H₃ = The income factor has a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province
- H₄ = Religiosity factor has a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province.
- H₅ = Institution image factor has a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province.

METHODOLOGY

The method of this research is a quantitative correlative with multiple linear regression analysis techniques. The variables contained in this research are X variable (independent variable) consisting of knowledge factor (X1), service quality (X2), income (X3), religiosity (X4), institution image (X5) and Y variable (dependent variable) is public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province. The following is a variable operational definition, that is:

Table 1. Variable Operational Definition

Variable	Definition	Indicators	Scale
Knowledge (X1)	Knowledge is something that can be learned, understood, and practice. Knowledge of zakat is the obligation of each individual	1. Zakat obligation 2. Benefits of Zakat 3. The destination for ordered zakat	Measured through a questionnaire (questionnaire) using a Likert scale

Variable	Definition	Indicators	Scale
	to pay his zakat according to the pillars of Islam and has arrived at his Nisab.	4. Magnitude of Zakat (Nisab)	
Service Quality (X2)	Service Quality is a level of good (excellence) and bad (weakness) a way to serve one's desire.	1. Friendly 2. Respect all parties	Measured through a questionnaire (questionnaire) using a Likert scale
Income (X3)	Income is the result of work or additional assets/money obtained from the business done.	1. Wages / salary 2. Advantages 3. The consequences	Measured through a questionnaire (questionnaire) using a Likert scale
Religiosity (X4)	Religiosity is something that is believed and lived in the human heart. Religiosity is how firmly	1. Confidence 2. Practice 3. Appreciation 4. Knowledge	Measured through a questionnaire (questionnaire) using a Likert scale
Institution Image (X5)	The institution image is a picture of an organized body.	1. Openness 2. Professional 3. Integrity	Measured through a questionnaire (questionnaire) using a Likert scale
Trust (Y)	Confidence in something, based on the perception of the individual.	1. Openness 2. Accountability 3. The obligation	Measured through a questionnaire (questionnaire) using a Likert scale

Source: Primary Data (processed by author)

The type of data used in this study is quantitative data, the data used is sourced from:

1. Primary data is through interviews with BAZNAS South Kalimantan Province with leaders or management and questionnaire to respondents.
2. Secondary data is a source of data obtained from research indirectly, generally can be obtained from libraries, institutional profiles, and data needed by researchers.

The population and sample in this study are:

1. According to Sugiyono, the population is the area of generalization consisting of objects or subjects that have certain qualities and characteristics determined by the author to be studied and then drawn conclusions (Sugiyono, 2013, p. 75). The population used is Muzakki BAZNAS South Kalimantan Province as many as 1590 muzakki.

2. According to Arikunto, determination of sampling if the number of subjects is large can be taken between 10-15% or 20-55% of the total population (Arikunto, 2006, p. 42). The sample in this study uses a probability sampling (random sample) technique, which means that the sampling is done randomly or randomly, and have the same opportunity for each element or population to be selected as a sample (Sugiyono, 2017, p. 80). The sample taken was Muzakki who paid ZIS funds at BAZNAS, South Kalimantan Province and taken 10% randomly: $1590 \text{ muzakki} \times 10\% = 159 \text{ muzakki}$.

Data collection techniques used in this study is:

a. Interview

The author conducts direct interviews with the leaders or administrators of Kalimantan Province BAZNAS

related to the data to be obtained, for example, about the number of BAZNAS muzakki in Kalimantan Province

b. Questionnaire

The author distributed questionnaires to the research sample, Muzakki BAZNAS, South Kalimantan Province. The questionnaire used here is a closed model because answers have been provided and the measurement uses a Likert scale, that is, a scale that contains five levels of answer preferences with answer choices with the following table:

Table 2. Alternative Answer in Likert Scale

Simbol	Alternative Answer	Value
SD	Strongly Disagree	1
D	Disagree	2
QA	Quite Agree	3
A	Agree	4
SA	Strongly Agree	5

Source: Primary Data (processed by author)

c. Literature Review

The author collects data to obtain information by searching, reading and studying books and journals that are related to the problem under study.

The data analysis technique used in this study is the method of multiple linear regression analysis. The application used is the Statistical Package for Social Science (SPSS) version 21 application software, and by conducting several tests, namely Validity Test, Reliability Test, Classical Assumption Test (Normality Test, Linearity Test, Multicollinearity Test, Heteroscedasticity Test, and Autocorrelation Test), and Multiple Linear Regression Analysis.

RESULTS AND DISCUSSION

Identification of Respondents

In this study the sample or respondents in the study were muzakki who paid ZIS funds at BAZNAS South Kalimantan Province, the sample in this study amounted to 159 people who became muzakki who paid ZIS funds at BAZNAS South Kalimantan Province with the following identification:

Gender of Respondents

The data from muzakki who paid ZIS funds in BAZNAS South Kalimantan Province are as follows:

Table 3. Gender of Respondents

No	Information	Total	Percentage
1.	Male	106	66,7%
2.	Female	53	33,3%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on the information in table 3 above it can be seen about the sex of muzakki who paid ZIS funds at BAZNAS South Kalimantan Province is taken from 159 people as respondents. The most sex is male, with 66.7%, with a total of 106 people and women 33.3% totaling 53 people with a total percentage of 100%. From the information above shows that most of the muzakki who paid ZIS funds in BAZNAS South Kalimantan Province who was taken as respondents in this study were male.

Age of Respondents

Data regarding the age of the respondents are grouped into four categories, which is 21-30 years, 31-40 years, 41-50 years and 51-60 years. The data regarding the age of muzakki who paid ZIS funds in BAZNAS

South Kalimantan Province who became respondents are as follows:

Table 4. Age of Respondents

No	Information	Total	Percentage
1.	21-30 years	33	20,8%
2.	31-40 years	82	51,6%
3.	41-50 years	37	23,3%
4.	51-60 years	7	4,4%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on table 4 above, it can be seen that the sample in this study muzakki aged 21-29 years as many as 33 respondents with a percentage of 20.8%, muzakki aged 31-40 years as many as 82 respondents with a percentage of 51.6%, muzakki aged 41-51 years as many as 37 respondents with a percentage of 23.3% and muzakki aged 51-60 years as many as 7 respondents with a percentage of 4.4%. From the information above shows that most of the muzakki who pay ZIS funds in BAZNAS, South Kalimantan Province has taken as respondents in this study are aged 31-40 years.

Education of Respondents

The education data of the research respondents were divided into six categories, namely elementary, junior high, senior high, S1, S2, S3. The data regarding the education of muzakki who pay ZIS funds in BAZNAS South Kalimantan Province are the respondents as follows:

Table 5. Education of Respondents

No.	Information	Total	Percentage
1.	S1	127	79,9%
2.	S2	30	18,9%
3.	S3	2	1,3%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on table 5 above, it shows the educational background of most respondents with a Bachelor's Degree (S1) education. From the questionnaire distributed, there are no respondents who have the latest educational background in the form of elementary, junior high, high school. From this table, it can be seen that S1 is 127 respondents with a percentage of 79.9%, S2 as many as 30 respondents with a percentage of 18.9%, and S3 as many as 2 respondents with a percentage of 1.3% and a total percentage of 100%.

Respondent Occupation

Data on the occupation of respondents are grouped into five categories, namely BUMN employees, Private Employees, Civil Servants, Entrepreneurs, BUMD employees. The data of muzakki occupation that paid ZIS funds in BAZNAS South Kalimantan Province were the respondents as follows:

Table 6. Respondents Occupation

No	Information	Total	Percentage
1.	BUMN Employees	23	14,5%
2.	Private Employees	21	13,2%
3.	Civil Servants	40	25,2%
4.	Entrepreneurs	1	0,6%
5.	BUMD employees	74	46,5%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on data from table 6 it can be seen that the occupation of muzakki who paid ZIS funds in BAZNAS South Kalimantan Province taken as respondents in the study were 23 BUMN employees with a percentage of 14.5%, Private Employees are 21 respondents with a percentage of 13.2%, Civil servants as many as 40 respondents with a percentage of 25.2%, Entrepreneurs as many as 1 respondent with a percentage of 0.6%, and BUMD employees as many as 74 respondents with a percentage of 46.5%.

Mean that the most of the occupation of the respondent is BUMD employees.

Income of Respondents

Data on respondent income is grouped into four categories, that is Rp3.542.000,00; Rp3.542.000,00-Rp4.500.000,00; Rp4.500.000,00-Rp5.500.000,00 and > Rp5.500.000,00. The income data is listed based on the zakat ratio of income of 85 grams of gold or equivalent to muzakki who earn Rp. 42,500,000.00 / year or Rp.3,541,666.67 / month. As for the monthly income data muzakki who pay ZIS funds in BAZNAS South Kalimantan Province who are respondents as follows:

Table 7. Income of Respondents

No	Information	Total	Percentage
1.	Rp3.542.000,00	3	1,9%
2.	Rp3.542.000,00 - Rp4.500.000,00	18	11,3%
3.	Rp4.500.000,00 - Rp5.500.000,00	19	11,9%
4.	> Rp5.500.000,00	119	74,8%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on table 7 it is known that of 159 respondents as many as 1.9% or 3 respondents have an income of between Rp3,542,000.00, as many as 11.3% or 18 respondents have an income of Rp3,542,000.00-Rp4,500,000.00, 11.9% or 19 respondents have income between Rp.4,500,000.00-Rp5,500,000.00 and 74.8% or 119 respondents have income> Rp.5,500,000.00. Based on the information above, it can be seen about the monthly income of muzakki who pay ZIS funds in BAZNAS, South Kalimantan Province, which is taken as respondents, namely 74.8% have an income> Rp.5,500,000.00 / month.

Types of ZIS Funds Paid by Respondents

Data on the types of ZIS funds paid by respondents are grouped into nine categories, namely Zakat Fitrah, Zakat Maal, Professional Zakat, Zakat of Livestock, Zakat of Agriculture, Zakat of Commerce, Zakat of Mining, Donation and Alms. The data regarding the types of ZIS funds paid by respondents are as follows:

Table 8. Types of ZIS Funds Paid by Respondents

No	Information	Total	Percentage
1.	Zakat Fitrah	67	42,1%
2.	Zakat Maal	26	16,4%
3.	Professional Zakat	66	41,5%
TOTAL		159	100%

Source: Primary Data (processed by author)

Based on table 8, it is estimated that from 159 respondents 42.1% or 67 people paid the type of ZIS funds, namely zakat fitrah, 16.4% or 26 paid zakat maal, as many as 41.5% or 66 respondents paid profession zakat.

Multiple Linear Regeression Analysis

Multiple Linear Regeression Analysis is used to determine the effect of the independent variables, a knowledge factor, service quality factor, income factor, religiosity factor and institution image factor on the dependent variable that is public trust in order to pay ZIS funds to the National Board of Zakat (BAZNAS) of South Kalimantan Province. The SPSS output results obtained for the multiple linear regression analysis test is as follows:

Tabel 9. Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	2,94	1,057	
Knowledge (X1)	-0,136	0,068	-0,206
Quality Services (X2)	0,136	0,091	0,125
Income (X3)	-0,227	0,113	-0,254
Religiocity (X4)	0,281	0,051	0,573
Institution Image (X5)	0,403	0,065	0,499

Source: Primary Data (processed by author)

Based on the table above, Regression equation models obtained are as follows:

$$Y = 2,940 - 0,136X_1 + 0,136X_2 - 0,227X_3 + 0,281X_4 + 0,403X_5 + e$$

The interpretation of the regression equation model above is as follows:

1. A constant of 2,940 states that if knowledge, service quality, income, religiosity and the image of an institution are ignored or equal to zero, then the public trust to pay ZIS funds in BAZNAS South Kalimantan Province is 2,940.
2. The regression coefficient of knowledge is -0,136. The purpose of the negative sign is to state that the variable X1 influences the dependent variable (Y). It means that knowledge has a significant negative effect on trust. This explains that if knowledge rises by one point, confidence will decrease by 0.136. Vice versa, if knowledge has decreased by one point, the trust will increase by 0, 136.
3. The regression coefficient of Service Quality is 0.136. Vice versa, if the quality of service has decreased by one point, the trust will decrease by 0.136.
4. The regression coefficient of income is -0,227. The purpose of the negative sign is that the variable X3 influences

the dependent variable (Y). It means that income has a significant negative effect on trust. This explains that if income rises by one point, confidence will decrease by 0.227. Vice versa, if income decreases by one point, confidence will increase by 0.227.

5. The regression coefficient of religiosity is equal to 0.281. This explains that each increase in the level of religiosity by one point, the confidence will increase by 0.281. Vice versa, if religiosity decreases by one point, confidence will decrease by 0.281.
6. The regression coefficient of the Institution Image is 0.403. This explains that each increase in the level of the image of the institution by one point, confidence will increase by 0.403. This explains that each increase in the level of the image of the institution by one point, the trust will increase by 0.40. Likewise, if the image of the institution has decreased by one point, confidence will decrease by 0.403.

DISCUSSION OF RESEARCH RESULTS

Based on the results of the regression analysis, the following matters can be explained:

- a. Test results show that the factor of knowledge, income, religiosity and institution image have a significant effect on public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of Kalimantan Province. Meanwhile, the service quality factor is not affecting public trust in order to paid ZIS funds to the National Board of Zakat (BAZNAS) of South Kalimantan Province.

- b. The regression coefficient of the knowledge variable is -0.136 which means the knowledge variable has a negative and significant influence on people trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. This explains that if knowledge rises by one point, confidence will decrease by 0.136. Vice versa, if knowledge has decreased by one point, confidence will increase by 0.136. From the results of the t-test, shows the sig value of the knowledge variable of 0.049. A sig value <0.05 (0.049 <0.05), it shows that H1 is accepted, which means that the knowledge variable has a significant effect on the public trust variable, paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

It can be explained from the indicators included in the knowledge variable for the research questionnaire, that muzakki knowledge about the obligation of zakat, the benefits of zakat, the purpose of zakat and the amount of zakat (nisab) has a negative and significant impact on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. This can be explained if the higher level of public knowledge about these indicators, the more difficult it is to get the trust of the public to pay ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province or in other words the more selectively the community pays and entrusts the funds to be paid to zakat institutions. Thus the first hypothesis (H1) which states that knowledge factors have a significant

- effect on people trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province can be accepted.
- c. The regression coefficient of the service quality variable is 0.136. This explains that each increase in the level of service quality by one point, confidence will increase by 0.136. Vice versa, if the quality of service has decreased by one point, the trust will decrease by 0.136. From the results of the T-test, the sig value of the service quality variable is 0.140. A sig value of the variable service quality > 0.05 (0.140 > 0.05) explains that H2 is rejected, or in other words, the service quality variable does not affect the public trust variable paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

This is because the indicators included in the research variables for service quality in the research questionnaire are only two indicators namely, friendly and respectful to all parties. In other words, respondents or muzakki BAZNAS South Kalimantan Province considered that if the BAZNAS South Kalimantan Province only relied on a friendly attitude and respect for all parties, this indicator does not affect public confidence in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. Thus the second hypothesis (H2) which states that the service quality factor has a significant effect on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province is rejected.

- d. The regression coefficient of the income variable is -0,227 which means the income variable has a

negative and significant influence on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. This explains that if income rises by one point, confidence will decrease by 0.227. Vice versa, if income has decreased by one point, confidence will increase by 0.227. From the results of the t-test, shows the sig value of the income variable of 0.046. With a sig value <0.05 (0.046 <0.05), the results show that H3 is accepted, which means the income variable has a significant effect on the public trust variable paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

It can be describe from the indicators included in the income variable for the research questionnaire, that muzakki wages/salaries, muzakki benefits and consequences have a negative and significant effect on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. This can be explained if the higher the income of the community, the more selective the public chooses the best zakat institutions to pay and entrust the funds to be paid. Thus the third hypothesis (H3) which states that income factors have a significant effect on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province can be accepted.

- e. The regression coefficient of religiosity is 0.281. This explains that each increase in the level of religiosity by one point, the confidence will increase by 0.281. Vice versa, if religiosity has decreased by one point, confidence will decrease by 0.281.

From the results of the t-test, shows the sig value of the religiosity variable of 0,000. A value of sig <0.05 (0.000 <0.05), it shows that H4 is accepted, which means that religiosity has a significant effect on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province.

Based on the results of these tests, it clarifies that from the indicators included in the religiosity variable for the research questionnaire, that the religiosity factor regarding beliefs, practice, appreciation and knowledge can affect people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. Thus the fourth hypothesis (H4) which states that the factor of religiosity has a significant effect on people's trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province can be accepted.

- f. The regression coefficient of the image of the institution is 0.403. This explains that each increase in the level of the image of the institution by one point, confidence will increase by 0.403. Vice versa, if the image of the institution decreases by one point, confidence will decrease by 0.403. From the results of the t test, shows the sig value of the institutional image variable of 0,000. A sig value <0.05 (0.000 <0.05), the results show that H5 is accepted, which means that the image of the institution influences the variable of trust.

Based on the results of these tests, it shows that from the indicators included in the institutional image variable for the research the questionnaire, that the openness, professionalism, and integrity of the

institution can influence public trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province. Thus, the fifth hypothesis (H5) which states that the institutional image factor influences public trust in paying ZIS funds at the National Amil Zakat Agency (BAZNAS) of South Kalimantan Province can be accepted.

CONCLUSION

Based on the results of the discussions conducted in this study, the following conclusions can be concluded based on the results of partial testing or t-test of five variables that are knowledge, service quality, income, religiosity and institution image towards trust, which significantly influences the variables of knowledge, income, religiosity and image of the institution, this is because of the sig <0.05. While the service quality variable does not affect public trust to paid ZIS funds to the National Board of Zakat (BAZNAS) of South Kalimantan Province.

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